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**IN THE CLAIMS:**

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

1. (CURRENTLY AMENDED) In an authentication system for authenticating users who are parties to a transaction, an authentication method comprising ~~the steps of:~~

(a) transmitting a matching key from the authentication system to a first user terminal device to supplying a first user with a the matching key for a prospective transaction, in response to determining that the first user satisfies conditions required for conducting the prospective transaction;

(b) receiving at a second user terminal the matching key supplied to the first user; and

(c) transmitting, from the second user terminal to the authentication system, the key supplied from the first user to the second user followed by matching, at the authentication system, the key supplied from the first user to the second user against the key supplied to the first user, ~~after the second user has received the key from the first user.~~

2. (CURRENTLY AMENDED) The authentication method as claimed in claim 1, wherein the authentication system authenticates the identity of the users prior to ~~the step of supplying the~~ first user with the matching key.

3. (ORIGINAL) The authentication method as claimed in claim 1, wherein the authentication system determines whether the proposed transaction is within a previously determined monetary limit.

4. (ORIGINAL) The authentication method as claimed in claim 1, wherein the authentication system determines whether the proposed transaction satisfies previously determined conditions.

5. (CURRENTLY AMENDED) The authentication method as claimed in claim 1, wherein the ~~step of supplying matching keys~~ supplies comprises supplying different keys to both users.

6. (CURRENTLY AMENDED) The authentication method as claimed in claim 1, further comprising ~~the steps of:~~

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(d)-supplying a matching key to the second user in a prospective transaction; and  
(e)-receiving at the first user terminal the matching key supplied to the second user; and  
(f)-matching the key supplied from the second user to the first user with the key supplied from the first user to the second user.

7. (CURRENTLY AMENDED) The authentication method as claimed in claim 1, further comprising ~~the step of providing~~ payment of the transaction based on the matching results ~~obtained in at the authentication method system.~~

8. (CURRENTLY AMENDED) An authentication system for authenticating users who are parties to a transaction, ~~the system~~ comprising:

(a)-a unit configured to transmit a matching key from the authentication system to a first user terminal device to supplying a first user with a the matching key for a prospective transaction in response to finding that the first user satisfies conditions required for conducting the prospective transaction;

(b)-a unit configured to receive ~~receiving~~ at a second user terminal the matching key supplied to the first user; and

(c)-a unit configured to transmit from a second user terminal device to the authentication system the key supplied from the first user to the second user, followed by matching at the authentication system a the key supplied from the first user to the second user with the key supplied from the second user to the first user.

9. (CURRENTLY AMENDED) A user apparatus for authenticating a plurality of users who are parties to a transaction, ~~the apparatus~~ comprising:

a first transmitting unit that transmits information concerning a prospective transaction to an authentication system that supplies different matching keys to the users in response to finding that the users satisfy respective conditions required for conducting the prospective transaction;

a first receiving unit that receives the matching keys to the transaction sent from the authentication system in response to transmitted information concerning the prospective transaction;

a second transmitting unit that exchanges matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

a second receiving unit that receives match results from the authentication system.

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10. (CURRENTLY AMENDED) A computer-readable medium storing program code for causing a computer to authenticate users who are parties to a transaction, the program code comprising:

a first program code segment that causes a first transmitting unit to transmit information concerning a prospective transaction to an authentication system that supplies different matching keys to the users in response to finding that the users satisfy respective conditions required for conducting the prospective transaction;

a second program code segment that causes a first receiving unit to receive the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;

a third program code segment that causes a second transmitting unit to exchange matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

a fourth program code segment that causes a second receiving unit to receive match results from the authentication system.

11. (CURRENTLY AMENDED) An apparatus comprising a computer-readable medium storing program code for causing a computer to verify users who are parties to a transaction, the program code comprising:

a first program code segment that causes a first transmitting unit to transmit information concerning a prospective transaction to an authentication system that supplies different matching keys to the users in response to finding that the users satisfy respective conditions required for conducting the prospective transaction;

a second program code segment that causes a first receiving unit to receive the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;

a third program code segment that causes a second transmitting unit to exchange matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

a fourth program code segment that causes a second receiving unit to receive match results from the authentication system.

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12. (CURRENTLY AMENDED) A computer-implemented method for verifying users who are parties to a transaction, the method comprising ~~the steps of~~:

transmitting information concerning a prospective transaction to an authentication system that supplies different matching keys to the users in response to finding that the users satisfy respective conditions required for conducting the prospective transaction;

receiving the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;

exchanging matching keys between the users and transmitting the exchanged matching keys to the authentication system for matching; and

receiving match results from the authentication system.

13. (CURRENTLY AMENDED) A computer specially configured by executing program code stored on a computer-readable medium storing program code for causing a computer to verify users who are parties to a transaction, the program code comprising:

a first program code segment that causes a first transmitting unit to transmit information concerning a prospective transaction to an authentication system that supplies different matching keys to the users in response to finding that the users satisfy respective conditions required for conducting the prospective transaction;

a second program code segment that causes a first receiving unit to receive the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;

a third program code segment that causes a second transmitting unit to exchange matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

a fourth program code segment that causes a second receiving unit to receive match results from the authentication system.